Official Form 1 (4/07)						
	States Bankruptcy C ern District of New Yorl				Voluntary 1	Petition
Name of Debtor (if individual, enter Last, First, Singh, Jaswant	Middle):	Name	of Joint Debtor (Spouse) (La	st, First, N	Middle):	
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names): AKA Balbir Singh	3 years		ther Names used by the Joint de married, maiden, and trade		the last 8 years	
Last four digits of Soc. Sec./Complete EIN or ot xxx-xx-7964	her Tax ID No. (if more than one, state al	l) Last fo	our digits of Soc. Sec./Comp	lete EIN o	r other Tax ID No. (if n	nore than one, state all
Street Address of Debtor (No. and Street, City, a 91-52 116th Street Apt # 1 Floor Richmond Hill, NY	ZIP Code	Street	Address of Joint Debtor (No	and Stree	et, City, and State):	ZIP Code
County of Residence or of the Principal Place of Queens	11418 f Business:	Count	ty of Residence or of the Prin	cipal Place	e of Business:	
Mailing Address of Debtor (if different from stre	eet address):	Mailir	ng Address of Joint Debtor (i	f different	from street address):	
	ZIP Code	4			ī	ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):		•				
Type of Debtor (Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) Health Care Business Single Asset Real Estate as de in 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank Other Tax-Exempt Entity (Check box, if applicable) Debtor is a tax-exempt organi under Title 26 of the United S Code (the Internal Revenue C	zation		Chac of a Chac of a Chac of a Chac of a Nature of (Check of a) Check of a cher debts, (8) as primarily for	Debts a busines	cognition ling cognition
Filing Fee (Check on Full Filing Fee attached Filing Fee to be paid in installments (applica attach signed application for the court's cons is unable to pay fee except in installments. R Filing Fee waiver requested (applicable to chattach signed application for the court's cons	ble to individuals only). Must ideration certifying that the debtor ule 1006(b). See Official Form 3A. napter 7 individuals only). Must	Check	Debtor is a small business of Debtor is not a small business	ess debtor tingent liquidess than \$\frac{9}{2}\$ his petition re solicited	lefined in 11 U.S.C. § as defined in 11 U.S.C uidated debts (excludin \$2,190,000.	2. § 101(51D). ng debts owed or more
Statistical/Administrative Information ☐ Debtor estimates that funds will be available ☐ Debtor estimates that, after any exempt propthere will be no funds available for distribution in the statement of Creditors 1. 100 200	erty is excluded and administrative on to unsecured creditors.	expense	es paid,		PACE IS FOR COURT U	
1- 50- 100- 200- 49 99 199 999 Estimated Assets		25,001- 50,000	100,001- OVER 100,000 100,000			
\$0 to \$10,000 to \$100,000	\$100,001 to \$1,000 m		☐ More than \$100 million			
Estimated Liabilities Stopping Stoppin	\$100,001 to \$1,000		More than			

Official Form 1 (4/07) FORM B1, Page 2 Name of Debtor(s): **Voluntary Petition** Singh, Jaswant (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Judge: Relationship: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.Ĉ. §342(b). ☐ Exhibit A is attached and made a part of this petition. \mathbf{X} /s/ NARESH M. GEHI, ESQ. August 14, 2007 Signature of Attorney for Debtor(s) (Date) NARESH M. GEHI, ESQ. Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Official Form 1 (4/07) FORM B1, Page 3 Name of Debtor(s): **Voluntary Petition** Singh, Jaswant (This page must be completed and filed in every case) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition I declare under penalty of perjury that the information provided in is true and correct, that I am the foreign representative of a debtor in a foreign this petition is true and correct. proceeding, and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer (Check only one box.) debts and has chosen to file under chapter 7] I am aware that I may ☐ I request relief in accordance with chapter 15 of title 11. United States Code. proceed under chapter 7, 11, 12, or 13 of title 11, United States Certified copies of the documents required by 11 U.S.C. §1515 are attached. Code, understand the relief available under each such chapter, and ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b). I request relief in accordance with the chapter of title 11, United Signature of Foreign Representative States Code, specified in this petition. Printed Name of Foreign Representative X /s/ Jaswant Singh Signature of Debtor Jaswant Singh Date Signature of Non-Attorney Bankruptcy Petition Preparer Signature of Joint Debtor I declare under penalty of perjury that: (1) I am a bankruptcy Telephone Number (If not represented by attorney) petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a August 14, 2007 copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or Date guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) Signature of Attorney setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or X /s/ NARESH M. GEHI, ESQ. accepting any fee from the debtor, as required in that section. Signature of Attorney for Debtor(s) Official Form 19B is attached. NARESH M. GEHI, ESQ. NG5919 Printed Name of Attorney for Debtor(s) Printed Name and title, if any, of Bankruptcy Petition Preparer LAW OFFICES OF N.M. GEHI, P.C. Firm Name Social Security number (If the bankrutpcy petition preparer is not 118-21 QUEENS BLVD., SUITE 411, 4TH FLR **FOREST HILLS, NY 11375** an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.) Address Email: lawofficesofnmgehi@yahoo.com (718) 263-5999 Fax: (718) 263-1685 Telephone Number Address August 14, 2007 Date **Signature of Debtor (Corporation/Partnership)** Date I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to Signature of Bankruptcy Petition Preparer or officer, principal. file this petition on behalf of the debtor. responsible person, or partner whose Social Security number is provided above. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual: Signature of Authorized Individual Printed Name of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. Title of Authorized Individual A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Date

Procedure may result in fines or imprisonment or both 11 U.S.C.

§110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Eastern District of New York

In re	Jaswant Singh			
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Jaswant Singh
	Jaswant Singh
Date: August 14, 2007	

Form 6-Summary (10/06)

United States Bankruptcy Court Eastern District of New York

In re	Jaswant Singh		Case No.	
_		Debtor		
			Chapter	7
			•	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	295.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		84,983.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,100.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,115.00
Total Number of Sheets of ALL Schedu	ıles	14			
	T	otal Assets	295.00		
			Total Liabilities	84,983.00	

United States Bankruptcy Court Eastern District of New York

In re	Jaswant Singh		Case No.	
-	_	Debtor	••	
			Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	3,100.00
Average Expenses (from Schedule J, Line 18)	3,115.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,100.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		84,983.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		84,983.00

Form B6A (10/05)		
In re	Jaswant Singh	Case No
		SCHEDULE A. REAL PROPERTY
cotenant, the debtor	community property, or 's own benefit. If the de	all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for r is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column mmunity." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and **Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

None			_	0.00	0.00
	Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > 0.00 (Total of this page)

Total >

0.00

continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Form B6B (10/05)		
In re	Jaswant Singh	Case No.

SCHEDULE B. PERSONAL PROPERTY

Debtor

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on hand	-	40.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Sovereign Bank - Checking Account No.: 3573182569 - Account frozen by Collection Agency	-	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	X		
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x		
5.	Wearing apparel.	Clothing	-	80.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	x		
		(Tota	Sub-Total of this page)	al > 120.00

2 continuation sheets attached to the Schedule of Personal Property

Form B6B (10/05)

In re	Jaswant Singh	Case No.

Debtor

SCHEDULE B. PERSONAL PROPERTY (Continuation Sheet)

			(**************************************		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	State	Tax Refund in 2006 - filed jointly	-	175.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > 175.00
				(Total of this page)	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Form B6B (10/05)

In re	Jaswant Singh	Case No.

Debtor

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > 0.00 | (Total of this page) | Total > 295.00 |

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Form B6C (4/07)				
٠				
In re	Jaswant Singh		Case No.	
-		Debtor		

SCHEDULE C. P	PROPERTY CLAIMED AS EX	КЕМРТ	
Debtor claims the exemptions to which debtor is entitled under (Check one box) 11 U.S.C. §522(b)(2) 11 U.S.C. §522(b)(3)	er: Check if debtor clain \$136,875.	ıs a homestead exer	mption that exceeds
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Cash on hand D	ebtor & Creditor Law § 283(2)	40.00	40.00
Checking, Savings, or Other Financial Accounts, Cert Sovereign Bank - Checking Account No.: N 3573182569 - Account frozen by Collection Agency	tificates of Deposit IYCPLR § 5205(d)(2)	0.00	0.00
Wearing Apparel Clothing N	IYCPLR § 5205(a)(5)	80.00	80.00
Other Liquidated Debts Owing Debtor Including Tax R State Tax Refund in 2006 - filed jointly N	<u>Refund</u> IYCPLR § 5205(a)	175.00	175.00

Total: 295.00 295.00

Official Form 6D (10/06)

In re	Jaswant Singh	Case No.	
_	-	Debtor	

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors hold	mg	sec	area ciamis to report on this schedule D.					
ODEDITORIO NAME	C	Ηι	sband, Wife, Joint, or Community	C	U	D	AMOUNT OF	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	HZMBZ-HZOO	DZ L C C C C C C C C C C C C C C C C C C	S P U T	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				Т	T E			
			Value \$		D			
Account No.	T							
			Value \$					
Account No.								
			Value \$					
Account No.	1							
			Value \$					
continuation sheets attached				ubt	ota	ı		
continuation sneets attached			(Total of the	nis į	oag	e)		
			(Report on Summary of Sc		ota ule	- 1	0.00	0.00

0.00 . 1.12	
Official Forr	4/07)
In re	Jaswant Singh Case No
	Debtor ,
	SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
so. If inclu schec liable colur "Disp "Tota listed chapt priori under	Implete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled is should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the umber, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate ion sheet for each type of priority and label each with the type of priority. complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to inor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). y entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropria of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the beled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Codebinas listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on each sheet in the box labeled "S
TYP	OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	estic support obligations
C	s for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of ild, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
\square E	nsions of credit in an involuntary case
	s arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trief for relief. 11 U.S.C. § 507(a)(3).
□ V	es, salaries, and commissions
repre	s, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales atives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever first, to the extent provided in 11 U.S.C. § 507(a)(4).
	ributions to employee benefit plans
	y owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, r occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	ain farmers and fishermen
C	s of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	sits by individuals s of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not deliver

ed provided. 11 U.S.C. § 507(a)(7).

☐ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

$\ \square$ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Official Form 6F (10/06)

In re	Jaswant Singh		Case No.	
-		Debtor	,	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

			•					
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: H W J C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ZGEZ	UNLIQUIDAT	T	7	AMOUNT OF CLAIM
Account No. 412174128915			CreditCard	T	E			
Capital One Po Box 85015 Richmond, VA 23285-5075		 -			D			5,576.00
Account No. 4022970029	┢	H	CreditCard	+	\vdash	+	-	
Chase Na 4915 Independence Parkway Tampa, FL 33634		-						7,345.00
Account No. 4225810870	┞	\vdash	CreditCard	+	╁	+	\dashv	ŕ
Chase Na 4915 Independence Parkway Tampa, FL 33634		-						6,024.00
Account No. 5260312010			CreditCard			Γ		
Chase,Na 4915 Independence Parkway Tampa, FL 33634		_						2,741.00
		ш	<u> </u>	Subi	tota	⊥ al	1	
2 continuation sheets attached			(Total of t					21,686.00

Official Form 6F (10/06) - Cont.

In re	Jaswant Singh	Case No	
		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	Тс	Hu	sband, Wife, Joint, or Community	Тс	U	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCUIDED AND	CONTINGENT	H>D-CD-LZC		AMOUNT OF CLAIM
Account No. CV-064314-04/QU			Worldwide Asset Purchasing LLC	Т	E		
Cohen & Slamowitz 199 Crossways Pk Dr po Box 9004 Woodbury, NY 11797		-			D		16,985.00
Account No. 4053559400334671			Other				
First North American 1800 Parkway Place Marietta, GA 30067		-					
							2,525.00
Account No. Index No.: 144348-03 Law Offices of P. Hooten 5505 Nesconset Highway Suite 203 Mount Sinai, NY 11766		-					11,330.00
Account No. CV-053204-04/QU	t		Palisades Collection LLC				
Mel S. Harris 116 John Street Suite 1510 New York, NY 10038		-					6,254.00
Account No. CV-134228-04/QU	╁		Excalibur I, LLc AAO Chase Bank Manhattan		H		-,,
Mullooly Jeffrey Ronney 4 Bridge Street Glen Cove, NY 11542		-	Bank				10,775.00
Sheet no1 of _2 sheets attached to Schedule of				Sub	tota	L	
Creditors Holding Unsecured Nonpriority Claims			(Total of				47,869.00

Official Form 6F (10/06) - Cont.

In re	Jaswant Singh	Case No.
-		Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

				1.		_	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	OZ L _ Q U _ D A F E		AMOUNT OF CLAIM
Account No. PAL1ATTW021060375			At T Wireless	Т	T E D	Ī	
Palisades Collection L 210 Sylvan Ave Englewood, NJ 07632		_	FRAUD		U		804.00
	1			_		_	804.00
Account No. CV-080846-05/QU Wolpoff & Abramson LLP 300 Canal View Blvd. Rochester, NY 14623		_	Case Name: Centurion Capital Corp., AAO Citibank				
							7,828.00
Account No. CV-081898-05/QU	✝	\vdash	Centurion Capital Corp. AAO Citibank	+	H		
Wolpoff & Abramson LLP 300 Canal View Blvd. Rochester, NY 14623		_					
							6,796.00
Account No.							
Account No.	+			+			
Sheet no. _2 of _2 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Subt		- 1	15,428.00
			(Report on Summary of S		otal		84,983.00

Form B6G (10/05)				
In re	Jaswant Singh		Case No.	
_		Debtor		
	SCHEDULE G. EX	ECUTORY CONTRACTS	AND UNEXPIRED LEASES	

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

____ continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

Form B6H (10/05)			
In re	Jaswant Singh	Debtor ,	Case No.
		SCHEDULE H. CODEBTORS	

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Official Form 6I (10/06)

In re	Jaswant Singh		Case No.	
		Debtor(s)		

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

ned, unless the spouses are separ Debtor's Marital Status:	rated and a joint petition is not filed. Do not state the name of an DEPENDENTS OF DEB'	•			
Married	RELATIONSHIP(S): WIFE	AGE(S): 63			
Employment:	DEBTOR		SPOUSE		
Occupation	TAXI DRIVER				
Name of Employer	SELF-EMPLOYED				
How long employed	2 YEARS				
Address of Employer					
	age or projected monthly income at time case filed)		DEBTOR		SPOUSE
	ry, and commissions (Prorate if not paid monthly)	\$ _	3,100.00	\$	N/A
2. Estimate monthly overtime		\$ _	0.00	\$	N/A
3. SUBTOTAL		\$_	3,100.00	\$_	N/A
4. LESS PAYROLL DEDUC					
a. Payroll taxes and soci	al security	\$_	0.00	\$	N/A
b. Insurance	·	\$	0.00	\$	N/A
c. Union dues		\$ _	0.00	\$	N/A
d. Other (Specify):		\$_	0.00	\$	N/A
_		\$_	0.00	\$	N/A
5. SUBTOTAL OF PAYROL	LL DEDUCTIONS	\$_	0.00	\$_	N/A
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$_	3,100.00	\$_	N/A
	ation of business or profession or farm (Attach detailed statement		0.00	\$_	N/A
8. Income from real property		\$_	0.00	\$	N/A
9. Interest and dividends		\$ _	0.00	\$	N/A
that of dependents listed		se or \$ _	0.00	\$_	N/A
 Social security or governr (Specify): 	nent assistance	\$	0.00	\$	N/A
		\$ <u></u>	0.00	<u> </u>	N/A
12. Pension or retirement inco	ome	\$ -	0.00	\$ -	N/A
13. Other monthly income	Alle	Ψ =		Ψ	
(C C .)		\$	0.00	\$	N/A
(Specify).		\$ - \$	0.00	\$ 	N/A
		`-	0.00		NI/A
14. SUBTOTAL OF LINES	7 THROUGH 13	\$_	0.00		N/A
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$_	3,100.00	\$	N/A
	E MONTHLY INCOME: (Combine column totals debtor repeat total reported on line 15)		\$	3,100	.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Official Form 6J (10/06)

In re	Jaswant Singh	Case No.	
		Debtor(s)	

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	0 0 0 0 0 0 0 0 0 0	and the case
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	600.00
a. Are real estate taxes included? Yes No _X_		
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	0.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	300.00
5. Clothing	\$	20.00
6. Laundry and dry cleaning	\$	30.00
7. Medical and dental expenses	\$	0.00
8. Transportation (not including car payments)	\$	0.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	10.00
10. Charitable contributions	\$	25.00
11. Insurance (not deducted from wages or included in home mortgage payments)	¢.	0.00
a. Homeowner's or renter's	\$	0.00
b. Life c. Health	\$ \$	0.00
d. Auto	· · · · · · · · · · · · · · · · · · ·	0.00
	\$	0.00
e. Other 12. Taxes (not deducted from wages or included in home mortgage payments)	Φ	0.00
(0 :0)	¢	0.00
(Specify) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	\$	0.00
plan) a. Auto	\$	0.00
	φ	0.00
Other	Ψ	0.00
d Other	φ <u> </u>	0.00
14. Alimony, maintenance, and support paid to others	φ	0.00
15. Payments for support of additional dependents not living at your home	Ф •	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	Φ	0.00
17. Other TAXI LEASE	φ	1,680.00
Other GASOLINE	\$	450.00
		0.445.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	3,115.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
ACCOUNT OF VOLUME AND	_	
20. STATEMENT OF MONTHLY NET INCOME		A
a. Average monthly income from Line 15 of Schedule I	\$	3,100.00
b. Average monthly expenses from Line 18 above	\$	3,115.00
c. Monthly net income (a. minus b.)	\$	-15.00

Official Form 6-Declaration. (10/06)

United States Bankruptcy Court Eastern District of New York

In re	Jaswant Singh			Case No.					
			Debtor(s)	Chapter	7				
	DECLARATION CONCERNING DEBTOR'S SCHEDULES								
	DECLARATION UNDER P	PENALTY (OF PERJURY BY INDIV	IDUAL DI	EBTOR				
	I declare under penalty of perjury th 16 sheets [total shown on summary pag] knowledge, information, and belief.								
Date	August 14, 2007	Signature	/s/ Jaswant Singh Jaswant Singh Debtor						

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Official Form 7 (04/07)

United States Bankruptcy Court Eastern District of New York

In re	Jaswant Singh		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$24,800.00	Income from employment from January - July 2007
\$39,562.00	Income from employment in 2006 - filed jointly
\$57,945.00	Income from employment in 2005 - filed jointly
\$19,200.00	Income from employment in 2004

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL
OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

DATES OF PAID OR

PAYMENTS/ VALUE OF AMOUNT STILL

NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

..

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

2

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR
AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE. DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER ORDER **PROPERTY**

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

3

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE **CCCS OF ATLANTA**

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR

Pre-discharge Financial Management Course

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY to be paid \$50.00

4

NAME AND ADDRESS
OF PAYEE
CCCS OF ROCHESTER
50 CHESTNUT PLAZA, STE 50
Rochester, NY 14604

BANKRUPTCY COURT

LAW OFFICES OF N. M. GEHI, P.C. 118-21 QUEENS BLVD. SUITE 411 Forest Hills, NY 11375 DATE OF PAYMENT,
NAME OF PAYOR IF OTHER
THAN DEBTOR
Per-filing credit counselling

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

\$50.00

\$1301.00

\$299.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

5

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.

NATURE OF BUSINESS ENDING

BEGINNING AND ENDING DATES

6

None b. Identify any business listed in respo

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

ADDRESS

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

7

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

None

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY RECOR

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year**

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
DATE AND PURPOSE
OF WITHDRAWAL
OF WITHDRAWAL
OF WOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	August 14, 2007	Signature	/s/ Jaswant Singh
	<u> </u>	_	Jaswant Singh
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

8

Form 8 (10/05)

United States Bankruptcy Court

		Eastern Distri	ct of New York			
In re	Jaswant Singh			Case No.		
		Γ	Debtor(s)	Chapter	7	
	CHAPTER 7 INDI	IVIDUAL DEBTO	R'S STATEME	NT OF INT	TENTION	
	I have filed a schedule of assets and liabil	lities which includes debts	s secured by property o	f the estate.		
	I have filed a schedule of executory contr	acts and unexpired leases	which includes person	al property subj	ect to an unexpire	ed lease.
	I intend to do the following with respect t	to property of the estate w	hich secures those deb	ts or is subject to	o a lease:	
Descri	option of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
-NON	VE-					
Proper		Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	ıt		
-NON	VE-					
Date	August 14, 2007		/s/ Jaswant Singh Jaswant Singh Debtor			

United States Bankruptcy Court Eastern District of New York

In re	Jaswant Singh		Case No.	
	<u> </u>	Debtor(s)	Chapter	7
	DISCLOSURE OF COMI	PENSATION OF ATTOR	NEY FOR DE	CBTOR(S)
(Pursuant to 11 U.S.C. § 329(a) and Bankruptcy compensation paid to me within one year before the per rendered on behalf of the debtor(s) in contemplation	filing of the petition in bankruptcy,	or agreed to be pai	d to me, for services rendered or to
	For legal services, I have agreed to accept		\$	1,301.00
	Prior to the filing of this statement I have receive	/ed	\$	1,301.00
	Balance Due		\$	0.00
2. 7	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3. 7	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
l.	■ I have not agreed to share the above-disclosed co	ompensation with any other person u	nless they are mem	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed comp copy of the agreement, together with a list of the			
a l	In return for the above-disclosed fee, I have agreed to a. Analysis of the debtor's financial situation, and rown. Preparation and filing of any petition, schedules, Representation of the debtor at the meeting of credit. [Other provisions as needed] Negotiations with secured creditors reaffirmation agreements and applic 522(f)(2)(A) for avoidance of liens on	endering advice to the debtor in deter statement of affairs and plan which re- editors and confirmation hearing, and to reduce to market value; exer- ations as needed; preparation a	mining whether to may be required; I any adjourned hea mption planning	file a petition in bankruptcy; rings thereof; preparation and filing of
5. l	By agreement with the debtor(s), the above-disclosed Representation of the debtors in any any other adversary proceeding.			es, relief from stay actions or
		CERTIFICATION		
	certify that the foregoing is a complete statement of ankruptcy proceeding.	f any agreement or arrangement for p	ayment to me for re	epresentation of the debtor(s) in
Dated	l: August 14, 2007	/s/ NARESH M. GE	HI, ESQ.	
		NARESH M. GEHI,		
		LAW OFFICES OF 118-21 QUEENS B		4TH FI R
		FOREST HILLS, N	Y 11375	
		(718) 263-5999 Fa		5
		lawofficesofnmgel	hi@vahoo.com	

United States Bankruptcy Court Eastern District of New York

In re	Jaswant Singh		Case No.	
		Debtor(s)	Chapter	7

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) or attorney for the debtor(s) hereby verify that the attached matrix (list of creditors) is true and correct to the best of their knowledge.

Signature of Attorney
NARESH M. GEHI, ESQ.
LAW OFFICES OF N.M. GEHI, P.C.
118-21 QUEENS BLVD.,SUITE 411, 4TH FLR
FOREST HILLS, NY 11375
(718) 263-5999 Fax: (718) 263-1685

USBC-44 Rev. 9/17/98

Capital One Po Box 85015 Richmond, VA 23285-5075

Chase Na 4915 Independence Parkway Tampa, FL 33634

Chase Na 4915 Independence Parkway Tampa, FL 33634

Chase, Na 4915 Independence Parkway Tampa, FL 33634

Cohen & Slamowitz 199 Crossways Pk Dr po Box 9004 Woodbury, NY 11797

First North American 1800 Parkway Place Marietta, GA 30067

Law Offices of P. Hooten 5505 Nesconset Highway Suite 203 Mount Sinai, NY 11766

Mel S. Harris 116 John Street Suite 1510 New York, NY 10038

Mullooly Jeffrey Ronney 4 Bridge Street Glen Cove, NY 11542

Palisades Collection L 210 Sylvan Ave Englewood, NJ 07632 Wolpoff & Abramson LLP 300 Canal View Blvd. Rochester, NY 14623

Wolpoff & Abramson LLP 300 Canal View Blvd. Rochester, NY 14623

Official Form 22A (Chapter 7) (04/07)

In re _Jaswant Singh	
Debtor(s)	According to the calculations required by this statement:
Case Number: (If known)	☐ The presumption arises.
(II KIIOWII)	■ The presumption does not arise.
	(Check the how as directed in Parts I III and VI of this statement)

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly, whose debts are primarily consumer debts. Joint debtors may complete one statement only.

Part I. EXCLUSION FOR DISABLED VETERANS

1	Declar VIII. [If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement. Under Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while								
		vas performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).								
		t II. CALCULATION OF MOI				•	•	•	SI	ON
		al/filing status. Check the box that applies a		•	•	f this stater	nent	as directed.		
		Unmarried. Complete only Column A ("Del		•						
		Married, not filing jointly, with declaration of s								
2		pouse and I are legally separated under applic of evading the requirements of § 707(b)(2)(A)								
_		3-11.		, p.1.5, 33do	F.310 C	J	. ,			,
		Married, not filing jointly, without the declarate				Line 2.b ab	ove.	Complete both	Со	lumn A
	("Debtor's Income") and Column B ("Spou	ise's	Income") for Lir	nes 3-11.					
		Married, filing jointly. Complete both Colum							or L	
		ures must reflect average monthly income rece far months prior to filing the bankruptcy case,						Column A		Column B
	filing.	If the amount of monthly income varied during	g the	e six months, you n				Debtor's		Spouse's
	month	n total by six, and enter the result on the appro	pria	te line.				Income		Income
3		wages, salary, tips, bonuses, overtime, c					\$	3,100.00	\$	0.00
		ne from the operation of a business, profe the difference in the appropriate column(s) of I								
	Do no	ot include any part of the business expens								
4	V.		_	D-II.						
4	a.	T	<u> </u>	Debtor	Spous	se				
		Gross receipts	- 8	0.00	\$					
	b.	Gross receipts Ordinary and necessary business expenses	\$	0.00	\$	0.00				
		•	\$	0.00 0.00 otract Line b from L	\$		\$	0.00	\$	0.00
	b. c.	Ordinary and necessary business expenses	\$ Sub	0.00 otract Line b from L	\$ ine a	0.00	\$	0.00	\$	0.00
	b. c. Rents the ap	Ordinary and necessary business expenses Business income s and other real property income. Subtract propriate column(s) of Line 5. Do not enter a	\$ Sub Line	0.00 otract Line b from Le b from Line a and other less than zero.	\$ ine a enter the diffe Do not inclu	0.00 0.00	\$	0.00	\$	0.00
	b. c. Rents the ap	Ordinary and necessary business expenses Business income s and other real property income. Subtract	\$ Sub Line	0.00 otract Line b from L e b from Line a and ober less than zero. s a deduction in F	\$ enter the diffe Do not inclu Part V.	0.00 0.00 erence in	\$	0.00	\$	0.00
5	b. c. Rents the ap	Ordinary and necessary business expenses Business income s and other real property income. Subtract propriate column(s) of Line 5. Do not enter a	\$ Sub Line	0.00 otract Line b from L be b from Line a and aber less than zero. s a deduction in F Debtor	\$ ine a enter the diffe Do not incluent V.	0.00 0.00 erence in	\$	0.00	\$	0.00
5	b. c. Rents the ap	Ordinary and necessary business expenses Business income s and other real property income. Subtract propriate column(s) of Line 5. Do not enter a of the operating expenses entered on Line	Sub Line num b a	0.00 otract Line b from L e b from Line a and ober less than zero. s a deduction in F	sine a enter the diffe Do not incluert V. Spous	0.00 0.00 erence in de any	\$	0.00	\$	0.00
5	b. c. Rents the appart of	Ordinary and necessary business expenses Business income s and other real property income. Subtract propriate column(s) of Line 5. Do not enter a of the operating expenses entered on Line Gross receipts	Sub Line num b a	0.00 otract Line b from L e b from Line a and ober less than zero. s a deduction in F Debtor 0.00	sine a enter the diffe Do not inclu Part V. Spous	0.00 0.00 erence in de any	\$	0.00		0.00
5	b. c. Rents the appart of	Ordinary and necessary business expenses Business income and other real property income. Subtract propriate column(s) of Line 5. Do not enter a of the operating expenses entered on Line Gross receipts Ordinary and necessary operating expenses	Sub Line num b a	0.00 otract Line b from L e b from Line a and ober less than zero. s a deduction in F Debtor 0.00 0.00	sine a enter the diffe Do not inclu Part V. Spous	0.00 0.00 erence in de any	*		\$	
	b. c. Rents the appart of a. b. c. Interes	Ordinary and necessary business expenses Business income s and other real property income. Subtract propriate column(s) of Line 5. Do not enter a of the operating expenses entered on Line Gross receipts Ordinary and necessary operating expenses Rent and other real property income	Sub Line num b a	0.00 otract Line b from L e b from Line a and ober less than zero. s a deduction in F Debtor 0.00 0.00	sine a enter the diffe Do not inclu Part V. Spous	0.00 0.00 erence in de any	\$	0.00	\$	0.00
6	b. c. Rents the appart of a. b. c. Intervenesia	Ordinary and necessary business expenses Business income and other real property income. Subtract propriate column(s) of Line 5. Do not enter a of the operating expenses entered on Line Gross receipts Ordinary and necessary operating expenses Rent and other real property income est, dividends, and royalties. on and retirement income.	\$ Subtraction Subt	0.00 otract Line b from L e b from Line a and ober less than zero. s a deduction in F Debtor 0.00 0.00 otract Line b from L	\$ ine a enter the differ Do not includent V. Spous \$ \$ ine a	0.00 0.00 rence in de any se 0.00 0.00	\$	0.00 0.00	\$	0.00 0.00
6	b. c. Rents the appart of a. b. c. Interd Pensi Any a	Ordinary and necessary business expenses Business income and other real property income. Subtract opropriate column(s) of Line 5. Do not enter a of the operating expenses entered on Line Gross receipts Ordinary and necessary operating expenses Rent and other real property income est, dividends, and royalties. on and retirement income.	\$ Suk	0.00 otract Line b from L e b from Line a and ober less than zero. s a deduction in F Debtor 0.00 otract Line b from L	\$ ine a enter the differ Do not includent V. Spous \$ \$ ine a	0.00 0.00 rence in de any se 0.00 0.00	\$	0.00 0.00	\$ \$	0.00 0.00

9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:								
	Unemployment compensation claimed to be a benefit under the Social Security Act Del	btor \$	0.00	Spouse \$	0.00	 s	0.00	\$	0.00
10	Income from all other sources. If necessary, include any benefits received under the Social S war crime, crime against humanity, or as a victin source and amount.	Security	Act or payment rnational or dor	s received as a v mestic terrorism	victim of a . Specify	i			
10		\$	Debtor	Spo	ouse				
	a. b.	\$		\$					
	Total and enter on Line 10	ĮΨ		1.4		\$	0.00	\$	0.00
11	Subtotal of Current Monthly Income for A, and, if Column B is completed, add Lines 3 thr					\$	3,100.00	\$	0.00
12	Total Current Monthly Income for § 70 Line 11, Column A to Line 11, Column B, and ent enter the amount from Line 11, Column A.					\$			3,100.00
	Part III. APPLIC	CATIO	ON OF §	707(b)(7) EXCLL	JSIC	DN		
13	Annualized Current Monthly Income for 12 and enter the result.	or § 70	07(b)(7). Mu	ultiply the amour	nt from Line	12 by 1	the number \$		37,200.00
14	Applicable median family income. Ente size. (This information is available by family size								
	a. Enter debtor's state of residence:	NY	b. Enter o	debtor's househo	old size:		2 \$		51,994.00
	Application of Section 707(b)(7). Check	k the ap	plicable box an	d proceed as dire	ected.				
15	■ The amount on Line 13 is less than arise" at the top of page 1 of this statement,	and cor	mplete Part VIII	; do not comple	te Parts IV, V	', VI oı	· VII.		
	☐ The amount on Line 13 is more that	n the a	amount on L	ine 14. Comp	lete the rema	aining	parts of this sta	atem	ent.
	Complete Parts IV, V, VI, and	VII o	f this state	ement only i	if require	d. (See Line 1	5.)	
	Part IV. CALCULATION OF	CUR	RENT MO	NTHLY I	NCOME	FOF	R § 707(b) (2	2)
16	Enter the amount from Line 12.						•		

	Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)					
16	Enter the amount from Line 12.	\$				
	Marital adjustment. If you checked the box at Line 2.c, enter the amount of the income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. If you did not check box at Line 2.c, enter zero.	\$				
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$				

	Part V. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)				
	Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)				
19	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$			
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).	\$			

20B	Loca of the availa Monti result					
	b.	IRS Housing and Utilities Standards; mortgage/rental expense Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$			
	C.	Net mortgage/rental expense	Subtract Line b from Line a.	\$		
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:					
	You a vehic Check	al Standards: transportation; vehicle operation/publine entitled to an expense allowance in this category regardless of valle and regardless of whether you use public transportation. It is the number of vehicles for which you pay the operating expenses are dead as a contribution to your household expenses in Line 8.	whether you pay the expenses of operating a			
22		1 2 or more.				
	numb	the amount from IRS Transportation Standards, Operating Costs of the amount from IRS Transportation Standards, Operating Costs of the vertical Area or Cenusdoj.gov/ust/ or from the clerk of the bankruptcy court.)		\$		
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) 1 1 2 or more. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, First Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.					
	a.	IRS Transportation Standards, Ownership Costs, First Car	\$			
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$			
	C.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$		
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, Second Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42: subtract Line b from Line a and enter the result in					
	a.	IRS Transportation Standards, Ownership Costs, Second Car	\$			
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$			
	C.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$		
25	feder	er Necessary Expenses: taxes. Enter the total average mor al, state and local taxes, other than real estate and sales taxes, su I security taxes, and Medicare taxes. Do not include real estate	ch as income taxes, self employment taxes,	\$		
26	dedu	ns. Enter the total average monthly payroll etirement contributions, union dues, and -mandatory 401(k) contributions.	\$			
27	term	er Necessary Expenses: life insurance. Enter average m life insurance for yourself. Do not include premiums for insura ny other form of insurance.		\$		

	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are				
28	required to pay pursuant to court order, such as spousal or child support payments. Do not include payments on past due support obligations included in Line 44.				\$
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.				\$
30		Necessary Expenses: childcare. Enter th - such as baby-sitting, day care, nursery and pre			\$
31	health ca	Necessary Expenses: health care. Enter re expenses that are not reimbursed by insuranc ts for health insurance or health savings acc	e or paid by a health savings account. D		\$
32	Other Necessary Expenses: telecommunication services. Enter the average monthly amount that you actually pay for telecommunication services other than your basic home telephone services, such as cell phones.				
33	Total E	xpenses Allowed under IRS Standards	Enter the total of Lines 19 through 32		\$
		Subpart B: Additional E:	xpense Deductions under § 7	'07(b)	
		Note: Do not include any expe	•		
	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List and total the average monthly amounts that you actually pay for yourself, your spouse, or your dependents in the following categories.				
34	a.	Health Insurance	\$		
	b.	Disability Insurance	\$		
	C.	Health Savings Account	\$		
			Total: Add Lines a, b and c		\$
35	Continuexpenses or disable	\$			
36	Protection against family violence. Enter any average monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.				\$
37	Home energy costs. Enter the average monthly amount, in excess of the allowance in the IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.			\$	
38	Education expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$137.50 per child, in providing elementary and secondary education for your dependent children less than 18 years of age. You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.				\$
39	Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not to exceed five percent of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.				\$
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).				\$
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40 \$			\$	

	Su	bpart C: Deductions for Del	ot Payment			
42	Future payments on secured clayou own, list the name of the creditor, ic Payment. The Average Monthly Payment 60 months following the filing of the ban taxes and insurance required by the mo					
	Name of Creditor a.	Property Securing the Debt	60-month Average Payment \$ Total: Add Lines	\$		
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.					
	Name of Creditor a.	Property Securing the Debt	1/60th of the Cure Amount \$			
	u.		Total: Add Lines	\$		
44	Payments on priority claims. Enter the total amount of all priority claims (including priority child support and alimony claims), divided by 60.					
	Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.					
	a. Projected average monthly Cha	pter 13 plan payment.	\$			
45	issued by the Executive Office for	ict as determined under schedules or United States Trustees. (This .usdoj.gov/ust/ or from the clerk of	x			
	c. Average monthly administrative	expense of Chapter 13 case	Total: Multiply Lines a and b	\$		
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.					
	Subpart D	: Total Deductions Allowed	under § 707(b)(2)			
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.					

	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION	
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.	\$
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$

expenses.

56

	Initial presumption determination. Check the applicable box and proceed as directed.				
52	☐ The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.				
	☐ The amount set forth on Line 51 is more than \$10,950 Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.				
	☐ The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55).				
53	Enter the amount of your total non-priority unsecured debt \$\\$				
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$			
55	Secondary presumption determination. Check the applicable box and proceed as directed.				
	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.				
	☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.				

Part VII. ADDITIONAL EXPENSE CLAIMS Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the

	Expense Description	Monthly Amount
a.		\$
b.		\$
C.		\$
d.		\$
	Total: Add Lines a, b, c, and d	\$

				Part VIII. VERIFICA	NOITA	
57	I declare und must sign.)	er penalt Date:	y of perjury that the inform	·		le and correct. (If this is a joint case, both debtors /s/ Jaswant Singh Jaswant Singh (Debtor)

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

STATEMENT PURSUANT TO LOCAL BANKRUPTCY RULE 1073-2(b)

DEBTOR(S):	Jaswant Singh	CASE NO.:.		
Pursuant to concerning Related	Local Bankruptcy Rule 1073-2(b), the debtor (or any other petitioner) hereby makes the following disclosure Cases, to the petitioner's best knowledge, information and belief:			
was pending at any spouses or ex-spous partnership and one have, or within 180	time within six years before thes; (iii) are affiliates, as defined or more of its general partner	for purposes of E.D.N.Y. LBR 1073-1 and E.D.N.Y. LBR 1073-2 if the earlier case the filing of the new petition, and the debtors in such cases: (i) are the same; (ii) are the in 11 U.S.C. § 101(2); (iv) are general partners in the same partnership; (v) are a res; (vi) are partnerships which share one or more common general partners; or (vii) f either of the Related Cases had, an interest in property that was or is included in the (a).]		
■ NO RELATED	CASE IS PENDING OR HA	S BEEN PENDING AT ANY TIME.		
☐ THE FOLLOW	ING RELATED CASE(S) IS	PENDING OR HAS BEEN PENDING:		
1. CASE NO.:	JUDGE: DISTRI	CCT/DIVISION:		
CASE STILL PENI	DING (Y/N):	[If closed] Date of closing:		
CURRENT STAT	US OF RELATED CASE: _			
		(Discharged/awaiting discharge, confirmed, dismissed, etc.)		
MANNER IN WH	ICH CASES ARE RELATED	(Refer to NOTE above):		
	LISTED IN DEBTOR'S SCI OF RELATED CASE:	HEDULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN		
2. CASE NO.:	JUDGE: DISTRI	CCT/DIVISION:		
CASE STILL PENI	DING (Y/N):	[If closed] Date of closing:		
CURRENT STAT	US OF RELATED CASE: _	(Discharged/awaiting discharge, confirmed, dismissed, etc.)		
		(Discharged/awaiting discharge, confirmed, dismissed, etc.)		
MANNER IN WH	ICH CASES ARE RELATED	(Refer to NOTE above):		
	LISTED IN DEBTOR'S SCI OF RELATED CASE:	HEDULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN		
3. CASE NO.:	JUDGE: DISTRI	CCT/DIVISION:		
CASE STILL PENI	DING (Y/N):	[If closed] Date of closing:		
CURRENT STATE	US OF RELATED CASE: _			
		(Discharged/awaiting discharge, confirmed, dismissed, etc.)		
MANNER IN WH	ICH CASES ARE RELATED	(Refer to NOTE above):		
	LISTED IN DEBTOR'S SCI OF RELATED CASE:	HEDULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN		

DISCLOSURE OF RELATED CASES (cont'd)

NOTE: Pursuant to 11 U.S.C. § 109(g), certain individuals who have had prior cases dismissed within the preceding 180 days may not be eligible to be debtors. Such an individual will be required to file a statement in support of his/her eligibility to file.

TO BE COMPLETED BY DEBTOR/PETITIONER'S ATTORNEY, AS APPLICABLE:

I am admitted to practice in the Eastern District of New York (Y/N): ___Y__

CERTIFICATION (to be signed by pro se debtor/petitioner or debtor/petitioner's attorney, as applicable):

I certify under penalty of perjury that the within bankruptcy case is not related to any case now pending or pending at any time, except as indicated elsewhere on this form.

NARESH M. GEHI, ESQ. Signature of Debtor's Attorney LAW OFFICES OF N.M. GEHI, P.C. 118-21 QUEENS BLVD.,SUITE 411, 4TH FLR FOREST HILLS, NY 11375 (718) 263-5999 Fax:(718) 263-1685 Signature of Pro Se Debtor/Petitioner Signature of Pro Se Joint Debtor/Petitioner Mailing Address of Debtor/Petitioner City, State, Zip Code

Failure to fully and truthfully provide all information required by the E.D.N.Y. LBR 1073-2 Statement may subject the debtor or any other petitioner and their attorney to appropriate sanctions, including without limitation conversion, the appointment of a trustee or the dismissal of the case with prejudice.

Area Code and Telephone Number

<u>NOTE</u>: Any change in address must be reported to the Court immediately IN WRITING. Dismissal of your petition may otherwise result.

USBC-2 Rev.02/15/1